

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Shanda K. Welsh  
aka Shanda K. Sable  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.  
No Respondents  
Respondent(s).

Case No. 19-23468-GLT  
Chapter: 13

Related to Document No. 99

Hearing Date: 7/2/25 at 11:00 AM

ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 25th of April, 2025*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 99 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before June 9, 2025**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

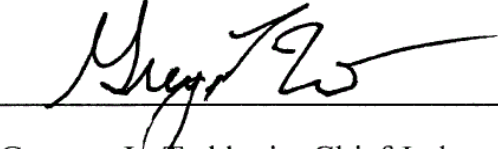
(2) This Motion is scheduled for hearing on **July 2, 2025 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

**Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

In re:  
Shanda K. Welsh  
Debtor

Case No. 19-23468-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 25, 2025

User: auto  
Form ID: 604

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2025:**

Recip ID	Recipient Name and Address
db	+ Shanda K. Welsh, 2109 W. Sunbury Rd, Hilliards, PA 16040-1207
15116257	+ Dollar Bank Servicing Center, P.O. Box 555, Pittsburgh, PA 15230-0555
15127399	+ Dollar Bank, FSB, c/o Dollar Bank, FSB Collections Dept., 2700 Liberty Ave., Pittsburgh, PA 15222-4700
15116263	Pennsylvania-American Water FCU, P.O. Box 37603, Philadelphia, PA 19101-0603
15116264	Peoples, P.O. Box 535323, Pittsburgh, PA 15253-5323
15116271	+ SYW/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15116275	U.S.A.A. Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2025 00:34:33	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2025 00:18:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15117572	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 26 2025 00:21:29	Affirm, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
15116253	Email/Text: BKelectronicnotices@cenlar.com	Apr 26 2025 00:18:00	Cenlar, P.O. Box 77404, Ewing, NJ 08628
15116254	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 26 2025 00:17:00	Citizens Bank, c/o Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522
15129415	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 26 2025 00:17:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
15154366	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2025 00:21:55	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15116255	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2025 00:18:00	Comenity Bank/Kay Jewelers, P.O. Box 182789, Columbus, OH 43218-2789
15116256	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2025 00:18:00	Comenity Bank/Kay Jewelers, P.O. Box 182125, Columbus, OH 43218-2125
15116259	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 26 2025 00:19:00	Duquesne Light, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942
15155973	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 26 2025 00:19:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15116260	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2025 00:21:54	Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
15117571	Email/Text: customerservice.us@klarna.com	Apr 26 2025 00:17:00	Klarna, Attn: Klarna Credit, P.O. Box 206487, Dallas, TX 75320-6487

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User: auto

Page 2 of 3

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15116262	Email/Text: paw.fcu@verizon.net	Apr 26 2025 00:18:00	PA-American Water FCU, 6050 Library Road, Bethel Park, PA 15102-4026
15116265	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2025 00:17:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15152627	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2025 00:17:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15156316	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2025 00:20:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15125878	+ Email/Text: paw.fcu@verizon.net	Apr 26 2025 00:18:00	Pennsylvania-American Water Federal Credit Union, 6050 Library Rd., Bethel Park, PA 15102-4026
15155599	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 26 2025 00:18:00	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
15194609	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 26 2025 00:18:00	Pingora Loan Servicing, LLC, C/O Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
15151970	Email/Text: bnc-quantum@quantum3group.com	Apr 26 2025 00:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15116266	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2025 00:35:19	Sears Mastercard, P.O. Box 6275, Sioux Falls, SD 57117-6275
15116644	^ MEBN	Apr 25 2025 23:57:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15116267	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 00:20:58	Synchrony Bank/At Home, P.O. Box 965064, Orlando, FL 32896-5064
15116268	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 00:21:49	Synchrony Bank/Carecredit, P.O. Box 965064, Orlando, FL 32896-5064
15116269	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 01:01:18	Synchrony Bank/Sam's Club, P.O. Box 965060, Orlando, FL 32896-5060
15116270	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 00:21:28	Synchrony Bank/TJX Rewards, P.O. Box 965060, Orlando, FL 32896-5060
15116272	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2025 00:21:01	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15116273	^ MEBN	Apr 25 2025 23:56:37	U.S. Department of Education/GL, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
15116274	^ MEBN	Apr 25 2025 23:56:38	U.S. Department of Education/GLE, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
15122824	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 26 2025 00:18:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pingora Loan Servicing ,LLC enote vesting-- Nation
cr		Pingora Loan Servicing, LLC
cr		Pingora Loan Servicing, LLC unless in the state of
15116252		Affirm
15116258		Douglas Sable
15116261		Klarna

District/off: 0315-2

User: auto

Page 3 of 3

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cr \*+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 6 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Pingora Loan Servicing LLC unless in the state of RI, ME, NH, NV or Orleans Parish, LA, then use Federal National Mortgage Association dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Pingora Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Shanda K. Welsh rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8